

**Information to identify the case:**

Debtor 1	<u>Scott T. Rudkin</u>	Social Security number or ITIN	xxx-xx-1612
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joanne M. Rudkin</u>	Social Security number or ITIN	xxx-xx-3343
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-12169-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Scott T. Rudkin

Joanne M. Rudkin

5/17/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Scott T. Rudkin  
 Joanne M. Rudkin  
 Debtors

Case No. 19-12169-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db/jdb	+Scott T. Rudkin, Joanne M. Rudkin, 60 Westgate Place, Manchester, NJ 08759-6620
518005583	+Continental Service Group, Inc, 200 CrossKeys Office Park, Fairport, NY 14450-3510
518005584	+Costco Citibank, P.O. Box 790057, Saint Louis, MO 63179-0057
518005590	+Monmouth Ocean Hospital Service, 4806 Megill Rd, Neptune, NJ 07753-6926
518005591	+PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
518005592	+Spruce Lending/Viewtech, P.O. Box 660250, Dallas, TX 75266-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 17 2019 23:56:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518005582	+EDI: CAPITALONE.COM May 18 2019 03:28:00 Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518005585	+EDI: RCSFNBMARIN.COM May 18 2019 03:28:00 Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518005586	EDI: RCSDELL.COM May 18 2019 03:28:00 Dell Financial Services, P.O. Box 81577, Austin, TX 78708
518005587	EDI: RMSC.COM May 18 2019 03:28:00 Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
518005588	+E-mail/Text: bncnotices@becket-lee.com May 17 2019 23:55:48 Kohl's, P.O. Box 3043, Milwaukee, WI 53201-3043
518005589	+EDI: TSYS2.COM May 18 2019 03:28:00 Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040-8053
518007759	+EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518005593	+EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank/HMDS, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518005594	+EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank/Sewing and More, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518005595	EDI: TDBANKNORTH.COM May 18 2019 03:28:00 TD Bank, Recovery Dept, P.O. Box 9547, Portland, ME 04112
518005596	+E-mail/Text: birminghamtops@sba.gov May 17 2019 23:57:07 US Small Business Administration, 801 Tom Martin Drive, Ste 120, Birmingham, AL 35211-6424
518005597	+EDI: RMSC.COM May 18 2019 03:28:00 Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
518005598	EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
518005599	+EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Visa, P.O. Box 522, Des Moines, IA 50306-0522
518005581	+EDI: RMSC.COM May 18 2019 03:28:00 amazon.com, Synchrony Bank, P.O. Box 965004, Orlando, FL 32896-5004

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 23

Date Rcvd: May 17, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
rsolarz@kmlawgroup.com  
Steven J. Abelson on behalf of Debtor Scott T. Rudkin sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
Steven J. Abelson on behalf of Joint Debtor Joanne M. Rudkin sjaesq@atrbklaw.com,  
atrbkl@gmail.com;r49787@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6